

# HOUSE BILL REPORT

## ESB 5925

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**As Reported by House Committee On:**  
Higher Education

**Title:** An act relating to insurance requirements for higher education students participating in study or research abroad.

**Brief Description:** Regarding insurance for higher education students participating in study or research abroad.

**Sponsors:** Senators Shin, Kastama, Jacobsen, Berkey, Hobbs, Franklin, Hargrove and Kohl-Welles; by request of University of Washington.

**Brief History:**

**Committee Activity:**

Higher Education: 3/20/09, 3/24/09 [DPA].

**Brief Summary of Engrossed Bill  
(As Amended by House)**

- Authorizes institutions of higher education to require students to purchase insurance as a condition of participating in a study or research abroad program, unless the student already has insurance coverage for expenses arising from emergency evacuation, repatriation of remains, injury, illness, or death sustained while participating in the study or research abroad.

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### HOUSE COMMITTEE ON HIGHER EDUCATION

**Majority Report:** Do pass as amended. Signed by 7 members: Representatives Wallace, Chair; Sells, Vice Chair; Carlyle, Driscoll, Grant-Herriot, Hasegawa and White.

**Minority Report:** Do not pass. Signed by 4 members: Representatives Anderson, Ranking Minority Member; Schmick, Assistant Ranking Minority Member; Angel and Haler.

**Staff:** Cece Clynch (786-7195)

**Background:**

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*This analysis was prepared by non-partisan legislative staff for the use of legislative members in their deliberations. This analysis is not a part of the legislation nor does it constitute a statement of legislative intent.*

Institutions of higher education (institutions) may make any type of insurance available for regents, trustees, and students. The premiums for the insurance are paid by the assenting regents, trustees, or students. The institutions may also make liability insurance available for their employees, with premiums paid by the institutions. At public four-year institutions, the governing boards may make available and pay the costs of health benefits for graduate students holding graduate service appointments.

A number of students choose to participate in studies and research outside the United States. Some of these study or research abroad activities and student exchanges are administered by the institutions themselves while others are sponsored by independent organizations or the federal government. Many of the independent providers require proof of health insurance as a condition of participation. While many Washington institutions strongly encourage students to review their insurance coverage before participating in these overseas programs, they are not specifically authorized to require insurance coverage.

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**Summary of Amended Bill:**

As a condition of participation in study or research abroad programs that are sponsored, arranged, or approved by an institution, the governing board of the institution may require its students to purchase approved insurance that will provide coverage for expenses arising from emergency evacuation, repatriation of remains, injury, illness, or death, if the student does not already have such insurance. The institution may bear all or part of the costs of the insurance.

**Amended Bill Compared to Original Bill:**

Additional specificity is added to make clear that the insurance must provide coverage for expenses arising from emergency evacuation and repatriation of remains in addition to insurance for injury, illness, or death.

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**Appropriation:** None.

**Fiscal Note:** Available.

**Effective Date of Amended Bill:** The bill takes effect 90 days after adjournment of the session in which the bill is passed.

**Staff Summary of Public Testimony:**

(In support) This is a small but very important bill, particularly given the increasing numbers of Washington students studying abroad. While an institution may provide insurance for faculty and staff, current law does not permit institutions to require or purchase this very important insurance for its students who are studying abroad. It is very important that insurance be in place to cover emergency evacuations and repatriation of remains. Most

health care policies do not cover these events and they can be extremely expensive. In addition, even where there is coverage, it can be very difficult to coordinate several different insurance policy provisions in a short timeframe. There are commercial, stand-alone policies available for purchase for only \$40 or so which will cover evacuations and repatriation of remains. In the past few years, there have been three separate events requiring evacuation or repatriation involving University of Washington students. The original bill did not include an exception for students having their own insurance. Although it can be difficult to review individual policies to determine whether appropriate coverage is provided, it is doable. All of the public, four-year institutions of higher education support this bill.

(Opposed) None.

**Persons Testifying:** Senator Shin, prime sponsor; Rebecca Bullock, University of Washington; and Terry Teale, Council of Presidents.

**Persons Signed In To Testify But Not Testifying:** None.